

Information to identify the case:

Debtor 1	Robert P Spennati	Social Security number or ITIN	xxx-xx-7252
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Renee F Spennati	Social Security number or ITIN	xxx-xx-7784
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 8/27/18
Case number: 18-23383-JAD		Date case converted to chapter	7 12/20/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert P Spennati	Renee F Spennati
2. All other names used in the last 8 years		
3. Address	1818 Vanburen Street Aliquippa, PA 15001	1818 Vanburen Street Aliquippa, PA 15001
4. Debtor's attorney Name and address	Edgardo D Santillan Santillan Law, PC 908 22nd St. Aliquippa, PA 15001	Contact phone 724-770-1040 Email: ed@santillanlaw.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

Debtor **Robert P Spennati** and **Renee F Spennati**

Case number **18-23383-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/20/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 4, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/5/22 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 2/28/22 Deadline for governmental units to file a proof of claim: Filing deadline: _____ <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Robert P Spennati
Renee F Spennati
Debtors

Case No. 18-23383-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 20, 2021

User: aala
Form ID: 309B

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert P Spennati, Renee F Spennati, 1818 Vanburen Street, Aliquippa, PA 15001-2044
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Charles Griffin Wohlrab, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
14904217	+ AES/PHEAA, Attn: Bankruptcy, 1200 North 7th St, Harrisburg, PA 17102-1419
14904219	+ Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
14941683	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154
14904221	+ Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, FL 33607-8409
14904223	+ Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238
14904224	+ Gerard Plumbing & Heating Inc, 357 Flaugherty Run Road, Coraopolis, PA 15108-8901
15184809	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14904230	PA Dept of Revenue, 280408 Strawberry Sq, Harrisburg, PA 17101
14904231	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
14904234	+ Ras Citron LLC, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
14904237	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14904239	+ West Aircomm FCU, PO Box 568, Beaver, PA 15009-0568

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ed@santillanlaw.com	Dec 20 2021 23:40:00	Edgardo D Santillan, Santillan Law, PC, 908 22nd St., Aliquippa, PA 15001
aty	+ Email/Text: RASEBN@raslg.com	Dec 20 2021 23:41:00	Sindi Mncina, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
tr	+ EDI: BEEBONONI.COM	Dec 21 2021 04:33:00	Eric E. Bononi, 20 North Pennsylvania Avenue, Greensburg, PA 15601-2337
smg	EDI: PENNDEPTREV	Dec 21 2021 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2021 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Dec 20 2021 23:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

District/off: 0315-2

User: aala

Page 2 of 4

Date Rcvd: Dec 20, 2021

Form ID: 309B

Total Noticed: 47

cr	+ Email/Text: RASEBN@raslg.com	Dec 20 2021 23:41:00	Ditech Financial LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14904218	+ EDI: CBSAMERIMARK	Dec 21 2021 04:33:00	Amerimark Premier, AmeriMark Customer Service, 6864 Engle Road, Cleveland, OH 44130-7910
14918173	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2021 23:40:47	CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14915556	Email/Text: bankruptcy@consumerportfolio.com	Dec 20 2021 23:41:00	CONSUMER PORTFOLIO SERVICES, INC., PO BOX 57071, IRVINE, CA 92619 - 7071
14925369	EDI: BL-BECKET.COM	Dec 21 2021 04:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14942692	+ Email/Text: kburkley@bernsteinlaw.com	Dec 20 2021 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14904222	+ Email/Text: kburkley@bernsteinlaw.com	Dec 20 2021 23:41:00	Duquesne Light Company, Customer Relations Department, 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942
14904225	EDI: IRS.COM	Dec 21 2021 04:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14927915	EDI: JEFFERSONCAP.COM	Dec 21 2021 04:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14904226	EDI: JEFFERSONCAP.COM	Dec 21 2021 04:33:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14904227	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 20 2021 23:40:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14918507	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2021 23:40:48	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14918682	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2021 23:40:36	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14904228	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2021 23:40:47	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14904232	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2021 23:40:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
14944230	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2021 23:40:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14904233	Email/Text: Bankruptcy.Notices@pnc.com	Dec 20 2021 23:40:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14904986	+ EDI: RECOVERYCORP.COM	Dec 21 2021 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14909528	EDI: PENNDEPTREV	Dec 21 2021 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14909528	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 20 2021 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14925675	+ EDI: CBS7AVE	Dec 21 2021 04:33:00	Seventh avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

District/off: 0315-2

User: aala

Page 3 of 4

Date Rcvd: Dec 20, 2021

Form ID: 309B

Total Noticed: 47

14904235	+ EDI: SWCR.COM	Dec 21 2021 04:33:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14925674	+ EDI: CBSMASON	Dec 21 2021 04:33:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14904236	+ EDI: RMSC.COM	Dec 21 2021 04:33:00	Synchroomful Express, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14904237	+ EDI: PRATHEBUR	Dec 21 2021 04:33:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14938120	EDI: AIS.COM	Dec 21 2021 04:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14904238	+ EDI: WFFC.COM	Dec 21 2021 04:33:00	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Consumer Portfolio Services, Inc.
cr		New Residential Mortgage LLC
cr		PNC BANK NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15005704	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court; PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
14925676	*+	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14904220	##+	Ditech Financial LLC, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14904229	##+	Municipal Water Auth Aliquippa, 160 Hopewell Avenue, Aliquippa, PA 15001-3599

TOTAL: 3 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com

District/off: 0315-2

User: aala

Page 4 of 4

Date Rcvd: Dec 20, 2021

Form ID: 309B

Total Noticed: 47

Edgardo D Santillan

on behalf of Joint Debtor Renee F Spennati ed@santillanlaw.com
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com

Edgardo D Santillan

on behalf of Debtor Robert P Spennati ed@santillanlaw.com
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com

Eric E. Bononi

bankruptcy@bononilaw.com pa69@ecfbis.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Consumer Portfolio Services Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 10